

Information to identify the case:			
Debtor 1	James E. Skiff		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	19-20470-GLT		
	Social Security number or ITIN	xxx-xx-8778	
	EIN	--_--	
	Social Security number or ITIN	----	
	EIN	--_--	
	Date case filed for chapter	13 2/5/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	James E. Skiff	
2. All other names used in the last 8 years		
3. Address	935 Berkshire Avenue Pittsburgh, PA 15226	
4. Debtor's attorney Name and address	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606 Email: ecf@mcclathlaw.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 3/11/19

For more information, see page 2

Debtor **James E. Skiff**

Case number **19-20470-GLT**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 15, 2019 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219								
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> <td> Filing deadline: 6/14/19 </td> </tr> <tr> <td> Deadline for all creditors to file a proof of claim (except governmental units): </td> <td> Filing deadline: 4/16/19 </td> </tr> <tr> <td> Deadline for governmental units to file a proof of claim: </td> <td> Filing deadline: 8/5/19 </td> </tr> </table> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <table border="0"> <tr> <td> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </td> <td> Filing deadline: 30 days after the conclusion of the meeting of creditors </td> </tr> </table>		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 6/14/19	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 4/16/19	Deadline for governmental units to file a proof of claim:	Filing deadline: 8/5/19	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
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Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 4/16/19									
Deadline for governmental units to file a proof of claim:	Filing deadline: 8/5/19									
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors									
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 4/15/19 at 10:00 AM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219									
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.									
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.									
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.									
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.									

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 James E. Skiff
 Debtor

Case No. 19-20470-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
 Form ID: 309I

Page 1 of 3
 Total Noticed: 47

Date Rcvd: Mar 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2019.

db +James E. Skiff, 935 Berkshire Avenue, Pittsburgh, PA 15226-2139
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1945
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 14989337 +Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
 15007338 +Butler Stone Craft, 772 N Pike Rd, Cabot, PA 16023-2224
 14989339 +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003
 14989344 ++++F N B CONS DISC CO, 4313 WALNUT ST STE 144, MCKEESPORT PA 15132-6129
 (address filed with court: F N B Cons Disc Co, 4313 Walnut St Ste 29, Mckeessport, PA 15132)
 14989345 +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
 14989346 +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
 14989347 Freedom Cu, Arsenal Bus Center, Philadelphia, PA 19137
 14989351 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
 14989352 +Marinr Finc, 8211 Town Center Dr, Nottingham, MD 21236-5904
 14989353 +Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
 14989354 +Nissan-infiniti Lt, Pob 660366, Dallas, TX 75266-0366
 15001982 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,
 Pittsburgh, PA 15233-1828
 14989356 +Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229
 15007358 +Silhol Builders, 100 Union St, Bridgeville, PA 15017-2495
 14989357 Sterling Crd, 716 Bethlehem Pike, Ambler, PA 19002
 15007363 +Tmobile, 3625 132nd Ave SE, Bellevue, WA 98006-1325
 14989362 +Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121
 14989361 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@mcelrathlaw.com Mar 12 2019 02:58:27 Paul W. McElrath, Jr.,
 McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 12 2019 02:59:06 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Mar 12 2019 02:59:21
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +E-mail/Text: kburkley@bernsteinlaw.com Mar 12 2019 02:59:58 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 15007334 EDI: AIS.COM Mar 12 2019 06:48:00 American Info Source Lp, Post Office Box 248848,
 Oklahoma City, OK 73124-8848
 14989335 +EDI: AMEREXPR.COM Mar 12 2019 06:48:00 Amex, P.o. Box 981537, El Paso, TX 79998-1537
 14989336 EDI: BANKAMER.COM Mar 12 2019 06:48:00 Bank Of America, Po Box 982238,
 El Paso, TX 79998
 14989338 EDI: CAPITALONE.COM Mar 12 2019 06:48:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238
 14989340 E-mail/Text: svlainich@communitybank.tv Mar 12 2019 02:59:32 Community Bank,
 100 N Market St, Carmichaels, PA 15320
 14989341 +EDI: RCSFNBMARIN.COM Mar 12 2019 06:48:00 Credit One Bank Na, Po Box 98872,
 Las Vegas, NV 89193-8872
 14992609 EDI: DISCOVER.COM Mar 12 2019 06:48:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14989342 +EDI: DISCOVER.COM Mar 12 2019 06:48:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 14989343 +EDI: DCI.COM Mar 12 2019 06:48:00 Diversified Consultant, 10550 Deerwood Park Blvd,
 Jacksonville, FL 32256-0596
 14989348 +E-mail/Text: bankruptcy@huntington.com Mar 12 2019 02:59:18 Huntington National Ba,
 Po Box 1558, Columbus, OH 43216-1558
 14989349 E-mail/Text: ktramble@lendmarkfinancial.com Mar 12 2019 02:58:28 Lendmark Financial Ser,
 2118 Usher St., Covington, GA 30014
 14989350 +EDI: TSYS2.COM Mar 12 2019 06:48:00 Macys/dsnb, Po Box 8218, Mason, OH 45040-8218
 14996817 EDI: AGFINANCE.COM Mar 12 2019 06:48:00 ONEMAIN, P.O. BOX 3251,
 EVANSVILLE, IN 47731-3251
 14989355 +EDI: AGFINANCE.COM Mar 12 2019 06:48:00 Onemain, Po Box 1010, Evansville, IN 47706-1010
 15005630 +E-mail/Text: bankruptcyteam@quickenloans.com Mar 12 2019 02:59:40 Quicken Loans Inc.,
 635 Woodward Avenue, Detroit, MI 48226-3408
 14989358 +EDI: RMSC.COM Mar 12 2019 06:48:00 Syncb/care Credit, C/o Po Box 965036,
 Orlando, FL 32896-0001
 14989359 +EDI: RMSC.COM Mar 12 2019 06:48:00 Syncb/sams Club, Po Box 965005,
 Orlando, FL 32896-5005
 14997757 EDI: AIS.COM Mar 12 2019 06:48:00 T Mobile/T-Mobile USA Inc,
 by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848

District/off: 0315-2

User: dkam
Form ID: 309I

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Total Noticed: 47

Date Rcvd: Mar 11, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14989360 +EDI: WTRRN BANK.COM Mar 12 2019 06:48:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673
14992696 +E-mail/Text: bankruptcy@huntington.com Mar 12 2019 02:59:18 The Huntington National Bank,
3 Cascade Plaza CAS056, Akron, OH 44308-1124

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.
cr* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
Pittsburgh, PA 15233-1828
15007335* +Amex, P.O. Box 981537, El Paso, TX 79998-1537
15007336* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
15007337* +Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
15007339* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,
Richmond, VA 23238)
15007341* ++COMMUNITY BANK, 90 W CHESTNUT ST, SUITE 100, WASHINGTON PA 15301-4524
(address filed with court: Community Bank, 100 N Market St, Carmichaels, PA 15320)
15007340* +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003
15007342* +Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15007343* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15007344* +Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
15007345* +++F N B CONS DISC CO, 4313 WALNUT ST STE 144, MCKEESPORT PA 15132-6129
(address filed with court: F N B Cons Disc Co, 4313 Walnut St Ste 29, McKeesport, PA 15132)
15007346* +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
15007347* +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
15007348* +Freedom Cu, Arsenal Bus Center, Philadelphia, PA 19137
15007349* +Huntington National Ba, Po Box 1558, Columbus, OH 43216-1558
15007350* ++LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON GA 30014-2434
(address filed with court: Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014)
15007351* +Macys/dsnb, Po Box 8218, Mason, OH 45040-8218
15007352* +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
15007353* +Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
15007354* +Nissan-infiniti Lt, Pob 660366, Dallas, TX 75266-0366
15007355* +Onemain, Po Box 1010, Evansville, IN 47706-1010
15007356* +Quicken Loans, 635 Woodward Avenue, Detroit, MI 48226-3408
15007357* +Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229
15007359* +Sterling Crd, 716 Bethlehem Pike, Ambler, PA 19002
15007360* +Synch/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15007361* +Synch/sams Club, Po Box 965005, Orlando, FL 32896-5005
15007362* +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
15007365* +Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121
15007364* +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

TOTALS: 1, * 29, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: dkam
Form ID: 309I

Page 3 of 3
Total Noticed: 47

Date Rcvd: Mar 11, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
DMcKay@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor James E. Skiff ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 6